

Information to identify the case:

Debtor 1 Darryl Grant
First Name Middle Name Last Name
Debtor 2 Theresa Grant
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7462**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-1590**
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **10-19132-BFK**

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darryl Grant

Theresa Grant

December 21, 2015

For the William C. Redden
court: Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Darryl Grant
 Theresa Grant
 Debtors

Case No. 10-19132-BFK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9

User: voehle
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 77

Date Rcvd: Dec 21, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2015.

db/jdb
 cr +Darryl Grant, Theresa Grant, 6931 Compton Lane, Centreville, VA 20121-5009
 JPMorgan Chase Bank, N.A. successor by merger to C, Mail Code LA4-5555 - 700 Kansas Lane,
 Monroe, LA 71203
 cr +NATIONAL COLLEGIATE TRUST C/O FIRST MARBLEHEAD EDU, 1 CABOT RD, MEDFORD, MA 02155-5117
 10044957 +AES/NCT, 1200 N 7TH ST, HARRISBURG PA 17102-1419
 10044958 +ALLIED INTERSTATE INC, 3000 CORPORATE EXCHANGE, COLUMBUS OH 43231-7684
 10044961 +BANKFIRST, 1509 W 41ST ST, SIOUX FALLS SD 57105-6370
 10044963 +BILL ME LATER, PO BOX 105658, ATLANTA GA 30348-5658
 10044964 +BLMDSNB, 9111 DUKE BLVD, MASON OH 45040-8999
 10044968 +CAPITAL ONE RECOVERY SPEC., PO BOX 71083, CHARLOTTE NC 28272-1083
 10044969 +CCSA PC (M. PENNANEN), PO BOX 70626, BETHESDA MD 20813-0626
 10044973 +CHASE MANHATTAN MTGE, 3415 VISION DR, COLUMBUS OH 43219-6009
 10044974 +CITI CTB, PO BOX 22066, TEMPE AZ 85285-2066
 10044975 +CITIFINANCIAL, 300 SAINT PAUL PL, BALTIMORE MD 21202-2120
 10044976 +CMRE FINANCIAL SVCS IN, 3075 E IMPERIAL HWY STE, BREA CA 92821-6753
 10044978 +EOS CCA, 700 LONGWATER DRIVE, NORWELL MA 02061-1624
 10044980 +GC SERVICES LIMITED PARTNERSHI, COLLECTION AGENCY DIVISION, 6330 GULFTON,
 HOUSTON TX 77081-1108
 10044985 +GLASSER & GLASSER, PLC, PO BOX 3400, NORFOLK VA 23514-3400
 10044986 +GREEN POINT SAVINGS, 4160 MAIN ST, FLUSHING NY 11355-3833
 10044987 +GTWY/CBSD, 104 SUNCREST DRIVE, GRAY TN 37615-8420
 10057670 JP Morgan ChaseBank, N.A., 2901 Kinwest Pymt, Irving, TX 75063-5812
 10556386 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane,
 Monroe, LA 71203
 10309012 +JPMorgan Chase Bank, N.A. c/o, Chase Home Finance, LLC as Servicing, Agent,
 3415 Vision Drive, oh4-7142, Columbus, OH 43219-6009
 10044992 +LAW OFFICES OF JAMES A. WEST, 6380 ROGERDALE ROAD, HOUSTON TX 77072-1624
 10252560 +National Collegiate Trust, c/o First Marblehead Education Res, One Cabot Road,
 Medford, MA 02155-5117
 10045000 +VERICREST, PO BOX 24610, OKLAHOMA CITY OK 73124-0610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Dec 22 2015 02:03:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
 cr EDI: AIS.COM Dec 22 2015 02:03:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 cr +E-mail/Text: bkdepartment@rtresolutions.com Dec 22 2015 02:15:25
 Real Time Resolutions, Inc., 1349 Empire Central 13th Floor, Dallas, TX 75247-4029
 10044959 +EDI: AMEREXPR.COM Dec 22 2015 02:03:00 AMERICAN EXPRESS, PO BOX 981540,
 EL PASO TX 79998-1540
 10044960 +EDI: AMEREXPR.COM Dec 22 2015 02:03:00 AMEX, PO BOX 297871,
 FORT LAUDERDALE FL 33329-7871
 10256279 EDI: BECKLEE.COM Dec 22 2015 02:03:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 10044962 +EDI: HFC.COM Dec 22 2015 02:03:00 BENEFICIAL/HFC, PO BOX 3425, BUFFALO NY 14240-3425
 10044965 +EDI: TSYS2.COM Dec 22 2015 02:03:00 BLOOMINGDALES, PO BOX 183083,
 COLUMBUS OH 43218-3083
 10214253 +EDI: OPHSUBSID.COM Dec 22 2015 02:03:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 10044967 +EDI: CAPITALONE.COM Dec 22 2015 02:03:00 CAP ONE NA, PO BOX 26625,
 RICHMOND VA 23261-6625
 10044966 EDI: CAPITALONE.COM Dec 22 2015 02:03:00 CAP ONE, PO BOX 85520, RICHMOND VA 23285-0000
 10044971 +EDI: CHASE.COM Dec 22 2015 02:03:00 CHASE, PO BOX 901039, FORT WORTH TX 76101-2039
 10044972 +EDI: CHASE.COM Dec 22 2015 02:03:00 CHASE, PO BOX 15298, WILMINGTON DE 19850-5298
 10044977 +E-mail/Text: jazzarano@sequoiamgmt.com Dec 22 2015 02:14:48 COMPTON VALLEY ESTATES HOA,
 C/O SEQUOIA MNGMT. COMPANY, 13998 PARKEAST CIRCLE, CHANTILLY VA 20151-2272
 10120209 EDI: CHASE.COM Dec 22 2015 02:03:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 10064180 +EDI: TSYS2.COM Dec 22 2015 02:03:00 Department Stores National Bank/Bloomington,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 10064179 +EDI: TSYS2.COM Dec 22 2015 02:03:00 Department Stores National Bank/Bloomington Visa,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 10044979 +EDI: CHASE.COM Dec 22 2015 02:03:00 FIRST USA,NA, PO BOX 15298,
 WILMINGTON DE 19850-5298
 10254761 EDI: RMSC.COM Dec 22 2015 02:03:00 GE Money Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 10302105 EDI: RMSC.COM Dec 22 2015 02:03:00 GE Money Bank,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 10044981 +EDI: RMSC.COM Dec 22 2015 02:03:00 GEMB/CARE CREDIT, PO BOX 981439,
 EL PASO TX 79998-1439
 10044982 EDI: RMSC.COM Dec 22 2015 02:03:00 GEMB/GE MONEY BANK LOW, PO BOX 103065,
 ROSWELL GA 30076-0000
 10044983 EDI: RMSC.COM Dec 22 2015 02:03:00 GEMB/JCP, PO BOX 984100, EL PASO TX 79998-0000

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

10044984 +EDI: RMSC.COM Dec 22 2015 02:03:00 GEMB/LITTM, P.O. BOX 981400, EL PASO TX 79998-1400
10044988 +E-mail/Text: kschreiner@havertys.com Dec 22 2015 02:14:35 HAVERTYS FURNITURE CO,
PO BOX 5787, CHATTANOOGA TN 37406-0787
10044990 EDI: HFC.COM Dec 22 2015 02:03:00 HSBC/RHODE, PO BOX 15524, WILMINGTON DE 19850-0000
10044989 +EDI: HFC.COM Dec 22 2015 02:03:00 HSBC/NEIMN, PO BOX 15221, WILMINGTON DE 19850-5221
10044991 EDI: IRS.COM Dec 22 2015 02:03:00 IRS, INTERNAL REVENUE SERVICE, PO BOX 21126,
PHILADELPHIA PA 19114-0000
11919170 EDI: JEFFERSONCAP.COM Dec 22 2015 02:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
11747096 EDI: AIS.COM Dec 22 2015 02:03:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
10044993 +E-mail/Text: bnc@nordstrom.com Dec 22 2015 02:14:47 NORDSTROM FSB, PO BOX 6555,
ENGLEWOOD CO 80155-6555
10066426 +E-mail/Text: bnc@nordstrom.com Dec 22 2015 02:14:47 Nordstrom fsb, P.O. Box 6566,
Englewood, CO 80155-6566
10265906 EDI: PRA.COM Dec 22 2015 02:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
10044994 +EDI: PRA.COM Dec 22 2015 02:03:00 PORTFOLIO RECVRY&AFFIL, 120 CORPORATE BLVD STE 1,
NORFOLK VA 23502-4962
10165595 +EDI: PRA.COM Dec 22 2015 02:03:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067
11768053 +EDI: PRA.COM Dec 22 2015 02:03:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
11300300 E-mail/Text: bkdepartment@rtresolutions.com Dec 22 2015 02:15:25
Real Time Resolutions, Inc., 1349 Empire Central Dr. Ste #150, P.O. Box 36655,
Dallas TX 75247
10044995 +EDI: MERRICKBANK.COM Dec 22 2015 02:03:00 SPIEGEL, 101 CROSSWAY PARK WEST,
WOODBURY NY 11797-2020
10044996 +E-mail/Text: collection@sdfcu.org Dec 22 2015 02:15:47 STATE DEPARTMENT FCU, 1630 KING ST,
ALEXANDRIA VA 22314-2763
10044998 +EDI: STF1.COM Dec 22 2015 02:03:00 SUNTRUST BANK, PO BOX 85052, RICHMOND VA 23285-5052
10107113 +E-mail/Text: bncmail@w-legal.com Dec 22 2015 02:15:22 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
10044999 +EDI: WTRNBANK.COM Dec 22 2015 02:03:00 TNB - TARGET, PO BOX 673,
MINNEAPOLIS MN 55440-0673
10045001 +EDI: VERIZONEAST.COM Dec 22 2015 02:03:00 VERIZON VA, 236 E TOWN ST #170,
COLUMBUS OH 43215-4631
10045002 +EDI: VERIZONEAST.COM Dec 22 2015 02:03:00 VERIZON VIRGINIA INC, 500 TECHNOLOGY DR,
WELDON SPRING MO 63304-2225
10045003 +EDI: VERIZONWIRE.COM Dec 22 2015 02:03:00 VERIZON WIRELESS, 250 JAMES ST,
MORRISTOWN NJ 07960-6410
10045004 +EDI: TSYS2.COM Dec 22 2015 02:03:00 VISDSNB, 9111 DUKE BLVD, MASON OH 45040-8999
11603772 +EDI: OPHSUBSID.COM Dec 22 2015 02:03:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
10248871 EDI: VERIZONEAST.COM Dec 22 2015 02:03:00 Verizon, PO Box 3037,
Bloomington, IL 61702-3037
10248872 EDI: VERIZONWIRE.COM Dec 22 2015 02:03:00 Verizon Wireless, PO Box 3397,
Bloomington, IL 61702-3397
10045005 +EDI: WFFC.COM Dec 22 2015 02:03:00 WFF CARDS, 3201 N 4TH AVE, SIOUX FALLS SD 57104-0700
10045006 +EDI: WFFC.COM Dec 22 2015 02:03:00 WFFINANCE, 800 WALNUT ST, DES MOINES IA 50309-3504
10064939 +EDI: WFFC.COM Dec 22 2015 02:03:00 Wells Fargo Bank NA, 4137 121st Street,
Urbandale IA 50323-2310

TOTAL: 52

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, N.A.
cr JPMorgan Chase Bank, National Association
cr* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
cr* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
10044997* +STATE DEPT FCU, 1630 KING ST, ALEXANDRIA VA 22314-2745
aty ###The Martin Conway Law Firm, PC, 4391 Ridgewood Center Drive, Suite E,
Woodbridge, VA 22192-5399
cr ###JP Morgan Chase Bank Department, PO Box 201347, Arlington, TX 76006-1347
10044970 ###CHASE, 10790 RANCHO BERNARDO RD, SAN DIEGO CA 92127-5705
10435207 ###JP Morgan Chase Bank, National Association, PO Box 201347, Arlington, TX 76006-1347
TOTALS: 2, * 4, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-9

User: voehle
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2015 at the address(es) listed below:

Brandon R. Jordan on behalf of Creditor JPMorgan Chase Bank, N.A. bjordan@siwpc.com,
drubin@siwpc.com;ewhite@siwpc.com;klane@siwpc.com;jmuncy@siwpc.com;mfreeman@siwpc.com;ecfval@siwpc.com;ecfva2@siwpc.com;ecfva3@siwpc.com
Brandon R. Jordan on behalf of Creditor JPMorgan Chase Bank, National Association
bjordan@siwpc.com,
drubin@siwpc.com;ewhite@siwpc.com;klane@siwpc.com;jmuncy@siwpc.com;mfreeman@siwpc.com;ecfval@siwpc.com;ecfva2@siwpc.com;ecfva3@siwpc.com
James Tse Chung Tsai on behalf of Plaintiff Theresa Grant jtsai@pkc-law.com,
kgilliland@pkc-law.com;ptaylor@pkc-law.com;mconway@pkc-law.com;bthies@pkc-law.com;dwinstead@pkc-law.com;jaltmiller@pkc-law.com;mhardy@pkc-law.com;malverez@pkc-law.com;krobinson@pkc-law.com;james.tsai@bakerd.com
James Tse Chung Tsai on behalf of Plaintiff Darryl Grant jtsai@pkc-law.com,
kgilliland@pkc-law.com;ptaylor@pkc-law.com;mconway@pkc-law.com;bthies@pkc-law.com;dwinstead@pkc-law.com;jaltmiller@pkc-law.com;mhardy@pkc-law.com;malverez@pkc-law.com;krobinson@pkc-law.com;james.tsai@bakerd.com
Martin C. Conway on behalf of Attorney The Martin Conway Law Firm, PC martin@conwaylegal.com,
bfrench@conwaylegal.com
Martin C. Conway on behalf of Plaintiff Darryl Grant martin@conwaylegal.com,
bfrench@conwaylegal.com
Martin C. Conway on behalf of Joint Debtor Theresa Grant martin@conwaylegal.com,
bfrench@conwaylegal.com
Martin C. Conway on behalf of Plaintiff Theresa Grant martin@conwaylegal.com,
bfrench@conwaylegal.com
Martin C. Conway on behalf of Debtor Darryl Grant martin@conwaylegal.com,
bfrench@conwaylegal.com
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com
Thomas P. Gorman ch13alex@gmail.com, tgorman26@gmail.com

TOTAL: 11